WHAT WOULD PROBABLY HAPPEN IF THE NEBRASKAN SHOULD WIN.

The President of Every Savings Bank Hereabouts, Regardless of Past Political Beliefs, Opposes Bryan-Interviews Showing That the Unsettled Financial Conditions Would Affect Savings Banks' Depositors at Once -Panic Would Probably Result-Securities Would Depreciate-No Doubt That the Paramount Issue for Every Person Who Has Savings in a Bank Is Free Silver.

A large percentage of the voters of this country are depositors in savings banks. Probably 50 per cent, of those voters that are not depositors in such banks have wives or sons or daughters who are depositors. As a rule, the money in institutions for savings in this or any other country is the concrete result of the toil and self-sacrifice of the poor and of those who are only moderately well-to-do. The money of people of large wealth seldom finds its way into the savings bank. Therefore, anything which affects the well-being of an institution for savings affects hundreds of persons who can ill afford to lose or have depreciated that which they have been able to set apart from the cost of existence. It follows, therefore, that every voter who is directly or indirectly interested in a savings bank deposit any where in this broad land should be interested in the result of the election next month.

Many of this grade of the electorate seem to have a proper conception of just how the election of Mr. Bryan will affect them as savings bank depositors. It is feared, however, by some of the Presidents of these institutions that many others of their depositors are not fully alive to the personal losses which they will sustain by the election of Mr. Bryan. It is not an unusual thing for the officers of institutions for savings to take a lively interest in what concerns the well-being of their depositors, for, as a matter of fact, the depositors are their employers. It is a well known fact, but one not lways remembered, that the officers of savings banks are simply trustees of the money put into the banks by the depositors. They are bound to invest this money to the best possible advantage and the securities of these investments are the joint property of every depositor. Accordingly, anything that affects the value of the securities of a savings bank, affects every depositor of that bank.

If there be any voter in this or any other town with an account in a savings bank who has allowed his interest in the outcome of the campaign to lapse, or who doesn't fully realize what the effect of Bryan's election upon savings banks will be, it may be well to recall to that there is not a savings bank President in the city of New York, and there are several Democrats among them, who did not come out strongly in opposition to the election of Bryan in 1896, and who has not redeclared that opposition this year. "If the depositors in the savings banks of this city," as the President of one of them said yesterday, "have confidence enough in the officers of the banks to entrust their money with them, the depositors must conclude that the Presidents of these institutions firmly believe that the election of Bryan would be a serious menace to the stability of the banks they manage, or they would not, to the last man of them, have come out so strongly for McKinley."

The reason for the attitude of the heads of the New York savings banks and some of the reasons why no savings bank depositors can afford to vote for Bryan, were stated very clearly to a Sun reporter yesterday afternoon by Mr. Andrew Mills, President of the Dry Dock Savings Institution, and also President of the Savings Bank Association of the State of New York.

"I am not an alarmist," said Mr. Mills, "and I do not believe in needless apprehension. Indeed, I am not one of those who believes that this country will go to the demnition bowwows should Bryan be elected. Neither do I believe that all the savings banks in this country would have to close their doors if McKinley should be defeated. But I know that few things could happen to so seriously and, in some cases. so disastrously affect the men and women of money to open accounts in the savings banks as the election of William J. Bryan. And it not difficult to tell why this must be so. is not a question of may, but a question of must

"In the first place, let us look for a moment at the savings bank situation in this State for the seven years beginning Jan. 1, 1893, and ending Jan. 1, 1900. The period from 1893 to 1896 covered the second Cleveland Administration. On Jan. 1, 1893, the total deposits in the savings banks of this State amounted to \$629,-258,248. On Jan. 1, 1896, the total deposits amounted to \$691,764,503, making an increase for the three years of \$62,406,260. The period from Jan. 1, 1897, to Jan. 1, 1900, covered the McKinley Administration. On Jan. 1. 1897, the total deposits in the savings banks the total deposits amounted to \$887,480,650, making the unprecedented increase of \$169,-803,794. Such an increase for a similar period was never before known in our history.

"Now let us look for a moment at the in-

crease in savings bank accounts from Jan. 1,

1897, to Jan. 1, 1900. I am particular to speak

now of the number of accounts rather than the number of depositors, because some one have an account in several banks, if I spoke of the number of depositors. On Jan. 1, 1897, there were 1,736,000 accounts in the savings banks of the State of New York. On Jan. 1, 1900, there were 1,981,000 of these accounts, and on the 1st of last July there were over 2,000,000. Now, a word about the persons who have started these accounts. My observation in our own bank and reports that have come to me from other banks in the city and throughout the State show that the persons in whose names these accounts have been opened, are persons who have been able to get something ahead because of the increased opportunities for work at excellent or high wages. "History repeats itself. Mr. Bryan stands irrevocably for the free coinage of silver at the ratio of 16 to 1 and for a remodelling of the tariff. Mr. Cleveland stood for tariff reform and during his second term allowed to become a law without his signature what was called a free trade tariff bill. As soon as it became known that such a measure would pass Congress persons in business, either on a large or a small scale, became apprehensive of what the situation would be in the business world under the new tariff and they planned for emergencies as well as they could. What they could do wasn't much, however, and we had an unstable condition for a long time. That unstable condition was followed, as everybody remembers, by a long period of depression

and hard times. banks increased during the Cleveland administration, the new accounts were started not by the very poor, who were then out of employment, but by those of moderate incomes, who discharge or reduce obligations to mature in the future and wanted their money to be which to figure anything. It wouldn't be necesgarning something in the meantime. As I have sary to wait for the work of Congress on a indicated, the new accounts that have been financial measure following Bryan's inaugura-started during the McKinley administration tion. The range and period of depression would are in the names of men and women who get comparatively small weekly salaries, but yet be a pollmell rush to unload stocks and bonds out of those salaries, because they have been able to procure steady employment, are able to put aside something for the future. In our system would have fits and starts and shivers | that price to-morrow or may be worth twice as own bank, for instance, these accounts are of persons who deposit from \$1 to \$4. \$5 or \$10 a | would want would be money. But they wouldn't

spread depression and hard times during the Cleveland administration, it must not be superseded by the Wilson tariff. Bryan, if elected, will succeed McKinley, and the Dingley security for its loans it takes certain kinds of elected, will succeed McKinley, and the Dingley security for its loans it takes certain kinds of elected. doubted that another tariff revision by Bryan

BRYAN AND SAVINGS BANKS tariff will go. Bryan, if he fulfile the pledges us a new system of tariff altogether. Just as sure as depression followed a remodelling of the tariff under Cleveland, just so sure a period of depression will follow the remodelling of the tariff under Bryan. And mind you, I am not saying that Bryan's tariff would not ultimately serve the country just as well as the Dingley tariff. I am not discussing that question at all. I simply say that the very revision will produce such great uncertainty in the business world that a period of depression and hard times must follow. At present we are enjoying a period of unparalleled prosperity. The laboring man or woman is able to find employment and is able to save something for a rainy day, as is shown by the increased number and character of the accounts in our savings banks. Why should savings bank depositors jeopard their own interests, run the chance of being thrown out of employment and of using up their savings without being able to add to them, by voting for Bryan, when they can continue or improve their present condition by voting to continue McKinley in office?

"Now as to the free silver legislation to which Bryan stands committed. A change from the single standard to the double standard currency, whether it be a good thing or a bad thing, will be fer us very much of an experiment. Nobody knows, if he will be absolutely honest, just what the ultimate result of such a change in our currency system will be. But while we are finding out, none of us will know just where we are. The whole financial system of this country will be at sixes and sevens. But we do know that the purchasing power of a dollar, when the country is on a silver basis, will be just about one-half of the purchasing power of the dollar to-day The savings bank depositor will get 100 cents for every hundred cents that he puts into the bank, but when he comes to exchange that money for commodities he will find that the price of those commodities has advanced so uch that his dollar will be worth, as a purchasing medium, just half what it was before the double standard was adopted.

"But the depreciation in the value of the money which our people have in the savings banks is only one of the ways in which they will be disastrously affected by the election of Mr. Bryan. Every dollar held by a savings bank is held in trust. The officers of the banks are bound to make as much money out of the money intrusted to them for the benefit of the depositors as they safely can. Therefore, they lend as much of it as possible on such security as they are allowed to accept by law If this country should go on a silver basis, an entire readjustment of values of securities would be necessary. While that adjustment is being made, nobody will have any idea as to values. The result will be that the value of all securities, including those held by savings banks, will go down. They will go down because there will be a mad rush to exchange those securities for money. If our securities depreciate to one-half the value at which we accepted them as security for our depositors' money, how are we going pay our depositors in full when they call upon us? As a matter of fact, we can't. The security of the savings bank depositor lies in the gilt-edged collateral upon which his money has been lent. If Mr. Bryan should happen to be elected, all values will depreciate. How long the depression will last no one can say. That it will come is a certainty. If savings bank depositors do not wish to run the chances of loss, therefore, they will not

The statement made by Mr. Mills was very conservative as compared with those by the heads of several other institutions for savings. In fact, most of the savings bank Presidents in this town did not hesitate to say, in substance, that they believed the greatest panic ever known in this country would follow the election of Mr. Bryan. And all these men appeared to be very solicitous as to how their depositors

were going to vote. As one of them said: "Personally it doesn't make any material difference with the officers of this bank how our depositors, or anybody else, vote, but we money and to act as trustees for others. We ositors to realize it. Every savings bank depositor in this country is almost in as much danger of personal loss of money by the election of highwaymen."

An officer of another savings bank, one of the largest, if not the largest, in this city, had this

"You want to know the effect upon the depositors in savings banks of the election of Bryan. Is that it? Well, in the first place, I want to say that there is a lot of twaddle talked by the politicians of both the Republican and Democratic parties. The Republican spellbinders predict eternal prosperty if McKinley is elected and a gigantic panie and everlasting hard times if McKinley is defeated. The Democratic talkers howl about the tyranny of trusts and the everlasting improvement of the laboring classes by the election of Bryan. My experience has convinced me that nobody who is arguing for truth and right ever loses anything by admitting that the other side has something its favor. I don't believe that the election of McKinley is going to ward off forever periods of financial depression from this country, and I know that the election of Bryan won't be followed by the prosperity which we are now enjoying. While I am no prophet, I am willing to go a little further and say that the election of Mr. Bryan will be followed by one of the most far-reaching panics and one of the longest periods of depression ever known in our history."

"Why?" asked THE SUN reporter. "The real reason neither I nor anybody else can give you. The nominal reason is because of the extreme sensitiveness of our entire financial system. Why is it that the circulation of a rumor in Wall Street that some more or less prominent concern of bankers or brokers is in trouble will be followed by a falling market? If that firm should fall a dozen times a year the ultimate result would be that, outside their own creditors, nobody would be very much damaged. Why is it that when a great nation goes to war the price of its securities is affected? reason why a depression and panic would follow the election of Bryan is because, as I have said before, of the sensitiveness of our entire financial system. I have never found anybody who was able to tell just why this system should get chills and fevers over rumors, possibilities and even actualities that it of leather in exchange for a pair of shoes and might and, in all probability, would in time call it money. If I am willing to take it, and survive and surmount.

"It is easy to understand why, if mere rumors ! about individuals or concerns are able to disturb Wall Street, that the entire changing of | transact the business of the nation on that basis. our financial system would produce an appalling depreciation in all of our securities. If it should be known on the morning of Nov. 7 that Bryan had been elected the people of this country were putting aside what money they could to interested in finance and trade would be utterly confounded. They would have no basis upon | should go on a silver basis, our foreign credittion. The panic and period of depression would Λ grain of gold is worth just as much this year set in the morning after election. There would and other securities the like of which was never seen in this country, Our financial and quavers, and the only thing that anybody want and they wouldn't have any fifty-cent "If a revision of the tariff, one thing to which | dollars. They would demand gold, or its equiva-Mr. Bryan is pledged, could cause such wide- lent, in the hope of having their own financial condition sound when the Democratic tinkers

began to frame a financial bill. "Now, the depositors in savings banks own

country on a silver basis just as soon as the Lord will let him after he is elected. The people will take Mr. Bryan at his word, and should he be elected they will take the best care they know how to turn securities into money just as fast as they can. Down values will go, and down again. Savings bank depositors will make a rush for their money along with the rest of the folks. But if the securities we hold as collateral for their money can't be sold for 50 per cent, or so, of their value, or of the value at which we took them, our depositors are going to get left. They will get for the money they deposited with us just what we can sell our securities for and no more. That's all we can pay, plus our surplus, and when a man has done all he can, or an institution has done all it can, that's all that can be done. The savings banks of this country will then be in exactly the same condition that a firm or individual is in when forced to discharge his obligations at short notice. The man can't meet the demands made upon him, and he goes to the wall. It may be an ugly statement to make, but that's just where the savings banks will go, or many of them, if Bryan should be elected.

"This is the situation in a nutshell. I am not talking polities; that's not in my line. As a matter of fact I don't give a rap about politics. If McKinley advocated the same kind of finance as Bryan does, he'd be just as dangerous as Bryan and his election would mean just as great a disaster to the country. Since am a banker and not a politician, and have no particular interest in the success or failure of either party, except so far as that success or failure affects me and my depositors, wont be considered as having any axe to grind when I say that there is only one issue in this campaign and that is the free and unimited coinage of silver. All this imperialism and militarism talk is the worst tommyrot I ever listened to. No citizen of the United States, with as much brains as an ape, has the slightest fear that any President, Demoerat, Republican, Populist, Prohibitionist or what-not, is going to turn himself into an Emperor, or that he could if he wanted to. Neither will any citizen of the United States have the slightest fear of all this talk about a standing army. I believe we have something like 100,000 men or so in our army to-day. What an awful menace that is to the rights and privileges of 80,000,000 of people! It makes one almost nauseated to think of the rot that pollticians of all parties will resort to for the sake of making votes. When we get through with all the business for which we need the assistance of soldiers, we'll get rid of the army as t now is, just as we got rid of the army after the Mexican War or the Civil War. But, judging from what I have seen in the coast defences of this country, we ought to have about 100,000 nen right here at home to take care of the fortifications which we have got, and we haven't got half enough of them.

"As for the trusts, it is absurd to assert that any political party is responsible for them. The only way that a political party can be of advantage to trusts is through a protective tariff. We've got a protective tariff now, and under it anybody who is willing to work can get a job at good pay. If we've got to have the trusts along with a protective tariff, or idle men without it, I say give us the protective tariff and throw in the trusts. But, as a matter of fact, a trust will have a monopoly just so long as it isn't making a large amount of money out of its business, and no longer. When it large profits, then other capital will be desirous of engaging in the same business, and it will.

"To prove what I say I have only to call atention to the Sugar Trust, or, if you like, the Wall-Paper Trust. So long as the Havemeyers were struggling along with a lot of closed sugar mills on their hands, they had a practical monopoly of the sugar business. When they got things arranged so that they were able to put up the price of sugar and make money the Arbuckles and the Doschers and the Mollenhauers and others went into the business. The are put here to look after a large amount of price of sugar went down, and now the magnates are at each other's throats and putting are somewhat in the same position as the con- their bands in their pockets to pay dividends this country, who have been able to save enough scientious guardian for a child. We all of us on their stock. The result is that we are getrealize that the hardest of hard times will fol- ting cheaper and better sugar than we ever low the election of Bryan, and we want our | did. And only the other day the Wall-Paper Trust dissolved by a vote of its directors, be cause it couldn't make as much money as the individual firms did. As soon as the Wall-Paper Trust was formed other men began making wall paper, and the trust was in trouble before it knew it. As for the Standard Oil ompany, I don't care, and I don't believe anybody else in this country cares, how much money it makes, so long as it continues to give employment to thousands of men and gives them good wages and the rest of us better and cheaper oil than we ever had before.

"I tell you there is only one issue in this campaign, and that is the financial issue. And it's mighty serious business. Nobody will be more rectiv affected by the putting of this country on a silver basis than the depositors in savings banks. If you can succeed in bringing this fact home to the great American people, or if the officers of savings banks can say anything that will impress upon our people the necessity of defeating Bryan, you and they will be doing his nation and its citizens everlasting good."

An officer of the Seaman's Bank for Savings. one of the oldest institutions of the kind in this country, pointed out that the situation following the election of Bryan would be very similar to the situation during the Civil War. He pointed out that, in those days, there wasn't any gold to be had except at a premium.

"There was money in those days," said this officer, "but you couldn't buy anything with it. The prices of all the necessaries of life went up so high that you couldn't see them with a telescope. It took about a half a dozen or more of the dollars in circulation to buy what one dollar would in ordinary times. Ask your grandfather about this if you don't believe me, and he'll tell you. Ask him what he had to pay for flour during the war, and he'll tell you that it cost about \$40 a barrel in the money that passed current. But that was a war measure, and the time was an emergency. It was the best arrangement that could be made But it isn't necessary to resort to any such measure now, and I don't believe that the people of this country are going The nation might fight a dozen wars and yet to bring back such a condition by electing be able to meet all its obligations. The real a man to the Presidency who has Bryan's views

"It would be all right if we didn't have to do business with anybody but ourselves. If you and I are the only persons in the world, or the only persons in a certain locality, where we expect to live and die, you can give me a plece you will take it back again for something I want to buy of you, we'll get along all right, and our currency won't be depressed But you can't Nations have got to deal with other nations, as individuals have to with other individuals. When we buy abroad, we have got to pay for what we buy in money that the purchaser will accept. If this country of the metal of which the standard is made, and no more. The market value of gold is fixed. as it was last, and will be worth just as much next year as it is this year. A grain of silver may be worth in the markets of the world a certain price to-day, and may not be worth half much. A nation that tries to do business with that kind of a metal for a standard will have to go into liquidation, and its citizens will have to liquidate with it. Savings bank depositors will have to join in the procession, and if they don't order. October begins the season, and this want to be mourners at their own funeral they'd

GOOD THINGS IN MARKET.

VARIOUS DELICACIES THAT ARE AT THEIR BEST JUST NOW The Joys of Broiled Spring Turkey-A Chapter on the Cooking of Ventson-Preparing Terrapin for the Table-Herman Ocirich's

Way-Grape Fruit, Fish and Oyster Crabs. Brown October brings great plenty to the markets this year including three of the acknowledged delicacies, terrapin, venison and young Rhode Island turkey, the latter now at its very best. The housewife who delights in an up-to-date cuisine has now within her reach these excellent additions to the list, as well as innumerable other foods, fruit, fish and vegetables that have been banished from

summer bills of fare. We are so apt to associate the turkey solely with the mammoth bird that graces the Thanksgiving feast that the presence of broiled spring turkey on one fashionable hotel menu comes as a surprise to many of the guests, an idea seemingly prevalent that the turkey must be matured extensively to be at its best. This is a mistake, lowever, for while the roast turkey will never ose its popularity, associated as it is with two of the year's greatest home rejoicings, the young turkey which is now in market is most delicious

Its flavor is far more delicate than that of the older, bigger, bird and properly cooked is a dish to delight the epicure. For broiling the spring turkey is split, rubbed over well with butter, pepper and salt, and broiled on a buttered gridiron over a quick, clear fire. It is served on a hot dish with melted butter and accompanied with new current jelly. With a celery salad the broiled turkey is a genuine delight served in this way.

One restaurant, famous last season for its Sunday night dinners, made a menu specially of devilled chickens' wings, which dish attained marked popularity. The wings and also the legs of trapping turkey cooked in this manner are excellent. They are separated from the body and well seasoned with salt and pepper. They are then rubbed in a paste made with mustard and oil blended, slight incisions being made in the skin of the turkey legs and wings. They are then broiled, turned and frequently basted, then served on a hot dish with an additional hot sauce if desired.

New ways for cooking venison are evolved each season by clever chefs at the hotels and clubs, but broiling is always in favor with those who have tasted venison as cooked in camp.

The steaks are cut half an inch thick and broiled on a buttered gridiron over a hot fire for four minutes on either side. While the steaks are being broiled melt on a dish equal parts of red current jelly and butter, one table spoonful each to every pound of ventson and seasoning of salt and pepper. Place the steakson this when they are broiled, turn them mixture and serve. This recipe is by Oscar, the well-known chef of the Astoria.

Venison is not liked over well by many, simply for the reason that it is improperly cooked more often than any other sort of food. Simplicity is the best sauce for venison as for terrapin and it lends itself excellently to chafingdish cookery.

The venison chop is a rare dainty, as hunters as a rule send in the saddle, only leaving the forequarters and shoulders in the woods or using them for the camp. Thomas J. Murrey says that hundreds of forequarters have been seen in the north woods of Minnesota, left has succeeded in putting up the price of the there by pot hunters who were only after the article it makes to such a point that it promises saddles. Yet some consider the rib chop the sweetest part of the animal, almost equal to the broiled venison shoulder blade, which in flavor is better than the leg steak.

For the chafing dish the chop is trimmed or Frenched and sauted in the cutlet dish, three minutes on each side, seasoned with pepper and salt and served with cold current jelly Venison steak in the chafing dish is cooked in this way: Cut from the leg a steak, one and a quarter inches thick. When the bone is reached saw through it. When the cutlet dish is hot put in it an ounce of finest table butter, let it sizzle a moment, and put in the steak; cover and cook two minutes, then turn and cook two minutes longer. Season with a saltspoonful of salt, a pinch of cayenne, a teaspoonful of lemon juice, two tablespoonfuls of homemade quince jelly, half a pint of claret or Madeira and a suspicion of mace; simmer six minutes and a suspicion of mace; simmer six minute longer and serve on hot plates. Venison pasty has been immortalized by

and a suspicion of mace; simmer six minutes longer and serve on hot plates.

Venison pasty has been immortalized by Shakespeare, and Friar Tuck feasted with Cœur de Lion upon the dish in Sherwood Forest. It is essentially an English dish, as much prized by them as the turkey is by Americans. The old English pasty was made in an immense dish, usually for large feasts and the large households of the days of knighthood.

It may be made in an ordinary dish with a pastry not too rich and cut about a quarter of an inch thick when placed on the pie It should be covered with a buttered paper until the last hour of baking. Cut the venison in small slices and lay in a deep dish with slices of venison or mutton fat between the slices of venison, seasoning the layers of meat with salt, pepper and powdered allspice. Pour into the dish a gravy made of stewing the trimmings of venison for an hour, in water enough to cover them, with salt and pepper, or with any good meat broth and claret mixed in equal propertions; a teaspoonful of lenon luice and a gill of port wine may be substituted for the claret. When no wine is used, a very little chopped onion is put in the English pasties. If the venison for an hour before covering the pasty. Either use a hottom crust or run a strip of pastry around the sides of the dish and wet the edges to make the upper crust adhere. Make a groove in the top crust and cut several slits to permit the escape of steam. Brush the crust with beaten egg and bake the pasty slowly for two hours. It may be used hot or cold.

Currant jelly is always served with venison, and chestnuts as a drossing or a sauce area in admirable relish to serve with it. A chestnut dressing may be made from a quart of the large French nuts. Shell and put them in hot water and cook until the skins loosen, then drain and remove the skins. Cover the nuts with warer and once more cook until they are soft. While they are hot rub them through a collander or sieve, season with a tablespoonful of butter, salt and peoper. Some mix bread

erumbs with this mixture to give it body; also a little stock.

A chestout sauce is made by cooking the nuts as for the dressing. Have a quart of chicken stock for two curs of the cooked nuts. Mash the nuts fine when they are cooked soft. Melt two table coonfuls of butter in a ran with a tablespoonful of flour, stirring until brown. Add the nuts and stock, season with salt, a dash of paprika. Add a cun of cream and when the sauce boils strain into a hot bowl. Dry mustard, a tablespoonful, mixed with half a glass of current jelly, makes a good sauce for venison.

Grape fruit or shaddock, that most admirable of breakfast fruits, is now purchasable, though high in price as yet. The grape fullt must be prepared and placed in the refrigerator many hours before serving; some leave it there

over night. Dextrous cooks are able with a slender flexble and very sharp knife to remove the bitter fibre that surrounds each section of the pulp of the fruit and also to loosen it from the outdide skin without removing it therefrom or destroying its appearance. When this can be done well it is by far the better way in which to serve it. Some then put powdered sugar over it, and a small glass of Jamaica rum or Marasenine adds to its flavor, while most Boston to got the grave fruit upaderned.

Another way is to pesit upaderned.

Another way is to pesit the fruit like an orange, separate the sections in like manner and break each open, disclosing the pulp, which must be delicately torn from the membrane in small pieces, letting no portion of the latter adhere. Put in a deep dish with a liberal sprinkling of sugar, run or liqueur, if desired, and place upon gar, rum or liqueur, if desired, and place upon Grape fruit is served as a salad with a French

dressing, alone and combined with other fruits, but it seems adapted for delicate and simple service. It is a great breakfast tonic and contains quinine in quantity. As a complexion beautifier it is said to be unequalled, taken, of and also the most high priced of foods. It is popular throughout the entire country, although

Philadelphia enjoys the distinction of requiring

and next month are the best of the year for the "Diamond Backs," the choicest variety. The entire Atlantic Coast is rich in terrapin

There are hundreds of recipes for terrapin, and it is cooked and eaten in all styles; but Mr. Herman Oelrichs is credited with inventing a new fashion in terrapin cooking that is voted better than any of the older methods.

It was first given to the world at a meeting of the Aborigines Club, an organization in existence several years ago, and the discovery was considered of such importance that it lubs, where it was agreed that terrapin cooking

created much discussion in the papers and the clubs, where it was agreed that terrapin cooking had been revolutionized.

The Aborigines Club included among its members Col. Thomas Ochiltree, John Chamberlin, Col. John Cockerill and young John Mackay, who was killed in the henting field abroad. At each meeting one of the members was required to cook some new and original recipe in a chaing dish, and it was thus that Terrapin à la Oclirichs was invented. It is prepared very simply and without wine.

The very finest terrapin must be used. Drop the largest, finest cow terrapin obtainable into boiling water. Boil for fifteen minutes then cool in cold water. Place it on its back and remove the entrails, gall bag and claws and rub off the outerskin on the legs. Divide the meet into neat rieces, put these in a stew pan with water sufficient to cover, season with salt and pepper only and boil slowly one hour. When done cool and put mway in ice box. When done cool and put mway in ice box. When done cool and put mway in ice box. When wanted put in a chaling dish, add two ounces of the best table butter, stir thoroughly, tasting for seasoning, and when the ingredients are thoroughly incorporated serve on hot plates. No sherry or Madeira is used in the preparation of the dish nor should any be served with it.

Mr. Deshler Welsh cooks terrapin a la Maryland as follows: Plunge two cow terrapin into boiling water and boil for fifteen minutes. When cool rub off the outer skin from the legs and take the shells carefully apart. Cut away the meat, take the sand bag, claws, head and gall away saving the eags. The next day cook in the chafing dish as follows: Rub together the yolks of four hard boiled eags and a quarter of a pound of butter until it becomes a paste. Add to this gradually while striring a half pin of cream and half a gill of good sherry. Pour this mixture lato the upper dish with hot water beneath in the lower one, light the lamp, stir while warming and when hot add the terrapin Simmr for a few moments.

Terrapin ste

October is a great month for fish, bringing with its opening all the varieties of smoked fish, mackerel, bloaters, haddock and finnan haddie as well as Oregon salmon, German carp, codfish tongues, oyster crabs and butter fish. Of these the oyster crab is a much-esteemed

delicacy. It makes a delightful sauce for boiled fish. Add a tablespoonful of the crabs to half a pint of drawn butter, sauce Holland se, or in fact, any white or cream fish sauce and serve with any boiled fish.

The crabs are very good when fried in hot fat fter being rolled in flour or bread crumbs and after being rolled in flour or bread crumbs and make a delicious omelet. Roll an ounce of butter into little balls, dredge these with flour, put them in a pan and when they begin to nelt whisk them, but do not let them brown; add a gill of hot water and simmer until thick; now add half a pint of oyster crabs, salt and a pinch of Cayenne. Beat up four eggs thoroughly, make an omelet and just before folding add the crabs and serve.

Boiled, cold oyster crabs served with mayonnaise on a crisp leaf of lettuce make a dainty appetizer for dinner or luncheon.

Codlish tongues are also regarded as a delicacy. Wash four tongues in cold, water, put them

Wash four tongues in cold water, put them on the fire in hot water slightly saited and boil thirty minutes; then diain. Arrange

boil thirty minutes; then drain. Arrange neatly on a folded napkin placed on a hot dish, garnish with parsley and slices of lemon and send to the table with a cream sauce. Butterfish are cooked sportsman's style when perectly fresh fried in very het pork fat. Salmon trout, also in season may be cooked in this

The various smoked fishes have their ad-

The various smoked fishes have their admirers as breakfast dishes and they are welcomed back to the daily menu by persons believing in light breakfasts. The secret in making smoked and salt fish delicate in flavor, and digestible as well, lies in the thorough soaking in liberal fresh water.

Broiled salt mackerel after soaking over night may be rubbed with melted butter or olive oil and broiled not too close to the fre and with care not to dry them out. After broiling plunge the fish into boiling water which plumpens them. Serve hot with melted butter, a dash of pepper and half a lemon. pepper and half a lemon.

HE DIDN'T RUY A SAW.

It Sounded Easy When His Wife Proposed It. but It Was Different in the Shop. When the man with the red mustache started

called him back "Donald," she said. "I want you to go into a had been in the hands of his enemies. The hardware store to-day and get a saw. Don't white men said they could save him and a few parent security.

get it plante. We need one hadly " Being an accommodating person the man with the red mustache said he'd get it. He and thought it over for a little. Then he rose chose the luncheon hour as the most opportune time for making his simple purchase. He was in a good humor and he smiled blandly when he went bustling into the store and said, "I

want a saw, please." The clerk who had come forward to wait on him had a merry twinkle in his eye and the twinkle overflowed at the question and spread all over his face in dimples.

"What kind of a saw?" he asked. The prospective purchaser began to perceive what an intricate business the buying of a saw

really is.
"Why," said he, "I don't know. Just a saw Any kind will do, I suppose."

The clerk sighed. "If you only knew what you want to use it for, perhaps I could advise you," he suggested.

"What I want to use it for?" echoed the man with the red mustache. "Why, I want to saw, of course. At least, my folks do."

"Saw what?" asked the clerk.
"I don't know," admitted the nonplussed shopper.

"I don't know," admitted the nonplussed shopper.

The clerk brightened up again and led the way to the rear of the store. "I will show you a few of the different varieties of saws we have on hand," he said. "Observation and an explanation of their uses and prices may assist you in making a decision. Here's a metal saw. It is the hardest saw there is. It is made of highly tempered steel and will saw iron, copper, lead and all manner of metals. It is small in size and sells for \$2 to \$2 50, according to the style of the handle, which comes in beechwood and oak, the latter being more expensive.

small in size and sells for \$2 to \$250, according to the style of the handle, which comes in beechwood and oak, the latter being more expensive. Is that the kind of saw you want?

The man with the red mustache was sorely perplexed. "No," said he, "I don't think so. We have no metals at our house to work en, that I know oi.

"Perhans von would like a ment saw?" suggested the clerk. "Steel in these is of hardly so high agrade and I could let you have a good one for a dollar. But you're not a butcher?

The man who wanted a saw shook his head mournfully and the clerk continued.

"There is a regular kirchen saw, for general utility purposes, which will cost you only 50 cents. How does that strike you? No? Then here's the cabinet maker's saw. I can give you a very good one for \$3. Then I have over here piumbers' saws, the fine delicate saws used by all manner of artificers and the ordinary wood saws which will cost you anywhere from 50 cents to \$1. In that back room we have still other varieties—the two-man ten-foot saws, buzz saws and circular saws. If you want to pay a big price you'd better take one of the latter. I'll give you a good one for \$50. Would you like to see then?"

saws, buzz saws and circular saws If you want to pay a big price you'd better take one of the latter. I'll give you'n good one for \$50. Would you like to see them?"

The unan with the red mustache looked about him wonderingiv.

"No, thank you," he said. "I never dreamed that there were so many different kinds of saws. I guess I wont take any till I find out just what kind I want."

The clerk bowed affably. "I regret being unable to make a sale," he said, "but I really think that the wiser plan."

Still Holding Slaves in Mississippi. From the Cincinnati Enquirer.

JOLIET. Ill., Sept. 26 .- For more than forty years Wade Crowder, colored, his wife Mati da and his daughter Sallie have been held slaves in this glorious land of the free. Crowder's story. as told by himself and corroborated by his wife,

as told by himself and corroborated by his wife, is as follows:

"I was born on Marse Crowder's plantation in Mis issippi, on the Pour River, about fifty miss south of Grenada. I did not know I was free until a week ago, and neither did any of us. We always worked nicking cotton on the plantation and robody ever came there to tell us that we were free. Marse's rowder had about seventy-five colored people working for him. If we tried to get past the patrollers they would catch us and take us back to the master and we would get a whitping. One day last week my wife didn't pick her share of cotton because she wasn't feeling very well, and the negro driver eave her a terrible beating. He whitped her till the clothes stuck to her back. That made us mad and we planned to run away. Twelve of us were in the party."

Crowder and his wife's laughter arrived in

mad and we planned to run away. Twelve of us were in the party."

Crowder and his wife's flaughter arrived in Joliet at 10 clock vesterday afternoon. Steve McCorkle, one of the leading colored citizens of Joliet, took them in charge and to his home. A long telegram was sent by Mr. McCorkle to President McKinley, stating the acts as related by Crowder. The colored people will also retain attorneys to begin action in the United States Court to secure, if possible, what is due these colored people in the shape of ware

colored people in the shape of wages

BELGIAN HERO IN THE CONGO.

Monument to Young De Bruyne, Who Per ished Rather Than Desert His Friend. A monument was dedicated on Sunday, Sept

, to the memory of a brave young sergeant in the Belgian Army who perished seven years ago on the Lomami River in the upper part of the Congo Basin. It was no common act of created much discussion in the papers and the heroism to which the people of Belgium thus paid tribute. Contributions had flowed in from all parts of the kingdom for the erection of this memorial. It was cared near the sea in the little coast town of Blankenberghe, West Flanders, the birthplace of Sergeant De Bruyne, who was scarcely known outside his native town until the story of his self-abnegation was told all over the world.

The heroism and the pathos of the act that ealed his fate appealed to all who heard of it, and it is not surprising that a vary large assemblage gathered at the little coast town last month to honor the memory of De Bruyne. It will be interesting here to recall the tragedy of Kassongo, when De Bruyne went back to certain death rather than desert his fellow prisoner.

It was during the war which the Arab slave iders began on the Belgians, which finally resulted in the expulsion of the slavers from the Congo Free State. Before the news of the Arab revolt had spread through the Congo ountry De Bruyne and Lippins, who were in charge of the remote station of Kassongo and were still ignorant of the outbreak of hostilities, were taken prisoners by the Arabs.

After these white men had been in the hands of their enemies for nearly six months it occurred to the Arab leader, Setu, that he might be able o use De Bruyne to get a lot of the whites into his power. So he sent De Bruyne in charge of a strong escort down to the Lomani River the opposite shore of which was held by the Belgians and their native allies; then Sefu's subordinates made it known to the whites that their friend De Bruyne, had come to see them and, though he would not be permitted to cross the river, he might talk to them from the opposite bank. The prisoner made his way through the tall grass to the bank and saw scores of his army friends on the opposite shore.

"I'm here," he shouted, "because Sefu imagines that he can use me to carry out his purposes. He says he wants to talk with you about peace and he asks you to send some officers with an escort of fifty men down the river one mile where he will let you cross and he will meet you with a similar escort. He told me to tell you that he felt sure that peace ould be arranged. Not a man here but myself can understand French and I tell you plainly that you must not do anything of the sort. I know what Sefu is up to and he is only trying to lay a trap for you.

"We'll take good care not to fall into it, replied the Englishman, Dr. Hinde, who was in charge of the party on the other shore.

flinde kept talking to the prisoner while cudgelling his brain for some means of rescuing the young Belgian who was almost within stone's throw. De Bruyne stood at the top of the bank while behind him were two chiefs, gun in hand, who were his immediate guards. Two or three rods further back were a crowd of armed Arabs and natives.

Hinde quietly gave some orders to his men and kept on talking with the prisoner. In a few minutes twenty of the best shots in the white camp had made a detour and approached the river some way down stream. Then they quietly made their way through the tall rushes a point directly in front of the Arab party.

Orders were given them to cover with their guns as many of the Arabs as possible and two men in plain view were told to give particular attention to the chiefs and shoot them if they put their guns to their shoulders. Meanwhile De Bruyne had stepped to the edge of the water and begun to bathe his feet.

man to him from the opposite shore. "Yes, " answered the prisoner. "Well now, you jump into the water and swim for us. We can save you beyond a doubt. We have the Arabs well covered with our rifles

and we'll shoot the first man who raises a gun. Spring into the river." The European spectators of this scene say down the stairs his wife ran to the door and | that about a minute of terrible silence followed. There sat the poor fellow who for a half year swift and strong strokes would almost certainly land him among his friends. He bent his head

> to his feet. "No. boys," he said, "I'd like to do it but I can't. They'd kill Lippins in an hour if I went over to you. We've been together in this pickle and I couldn't think that I'd saved myself and he'd got to die for it. Thank you all the same. I'm going hack.

CALLED THE WHITE DEATH. A Remarkable Mist That Comes Suddenly and

With Deadly Effect. From Ainslee's Magazine

Of all the natural phenomena peculiar to the Rocky Mountain region none is more strange or terrible than the mysterious storm known to the Indians as "the white death." Scientific less condition and the few persons on board men have never yet had an opportunity of invest gating it, because it comes at the most un-expected times and may keep away from a cer-tain locality for years. Well-read men who her a nondescript appearance. The height have been through it say that it is really a frozen fog. But where the fog comes from is more than any one can say. This phenomenon is now lying almost high and dry on the beach. occurs most frequentle in the northern part of Colorado, in Wyoming and occasionally in Mon-

About two years are a party of three women and two years are a party of three women and two men were crossing North Park in a wagon in the month of February. The air was bitterly cold, but dry as a bone and motionless. The sun shone with almost startling brilliancy. As the five people drove along over the crise snow they did not experience the least cold, but really felt most comfortable, and rather enjoyed the trip. Mountain peaks fifty miles away could be seen as distinctly as the

least cold, but really felt most confortable, and rather enjoyed the trip. Mountain peaks fifty miles away could be seen as distinctly as the time trees by the roadside.

Suddenly one of the women put her hand unto her face and remarked that something had stung her. Then other members of the party did the same thing, although not a sign of an insect could be seen. All marvel ed greatly at this, A moment later they noticed that the datant mountains were disapper ring behind a cloud of mist. Mist in Colorado in February? Surely there must be some rejetike. But there was no mistake, because within ten minutes a gentle wind begin to blow and the air became filled with fine particles of something that scintillated like diamond dust in the sunshine. Still the reople drove on until they came to a cabin where a man signalled to them to stop. With his head tied up in a bundle of nufflers, he rushed out and handed the driver a piece of paper on which was written; "Come into the bouse quick, or the storm will kill all of you. Don't talk outside here."

Of course to time was lost in getting under cover and putting the horses in the stables. But they were a little late, for in less than an hour the whole party was sick with violent coughs and fever. Before the next morning one of the women died with all the symptoms of the managed to pull through after long sickness.

Musk Ox Flesh as Food. From the Chicago Record. STOCKHOLM, Sept. 20. Prof. Kolthoff, who re-

cently returned from Greenland with a pair of musk oxen, one of the objects of his travels, believes these interesting animals can be acclimatized in the north of Sweden. In matter of tized in the north of Sweden. In matter of food he says they are as easily pleased as the American goat. A full-grown ox will weigh between 1,400 and 1,500 rounds, and its flesh is good eati w. A few of the unimals were also shot and their meat taken for supplies. The flesh of the cow was excellent, while that of the bull seemed to have a flavor like musk. The meat compared favora by with mutton, and the expedition lived for no little time on the supply. The professor salted some and will serve it to expedit on lived for no little time of the supply.
The professor salted some and will serve it to
his friends this winter. Another item of value
in the animal is its wool. It is very trick and
falls off every spring. It is as fine as the wool
of the sheep and the fibre is of great strength.
It is estimated that the shearing of one or will
accord that of twenty sheep. equal that of twenty sheep.

THE GREAT STORM AT NOME.

DAMAGE OF MORE THAN HALF A MILLION DOLLARS INFLICTED.

Tents and Houses Swept Away-The Monster Barge Skookum Left High and Dry -Other Vessels Wrecked - Much Machinery Damaged - Problem of the Destitute

Nome, Alaska, Sept. 20.-The damage in Nome by the great storm that swept over Behring Sea last week amounted probably to \$500,-000, and possibly to \$1,000,000. It was the inevitable that happened, and it had been, jose dicted all summer by persons acquainted with the country that the first really severe storm would sweep away hundreds of the buildings and tents on the beach. An autumn storm in Behring Sea is always something more than a common storm, and it is often a violent hurricane. The dreary expanse of water stretching from the Aleutian Islands to Behring Strait and from the western peninsula of Alaska to the eastern coast of Siberia is very seldom in a state of calm, although there have been some days during the last summer when it presented something of the appearance of waters situated farther south. Probably there are more storms days in the course of a year in Behring Sea than in any other body of salt water in the world, except the South Atlantic in the vicinity of Cape Horn and one or two other remote regions in the Arctic or the Antarctic.

Early in September more violent storms than usual are looked for in Behring Sea. This year the first great storm began on Wednesday of last week. It did not subside for four days. During that time at least a dozen vessels were blown ashore, and damage amounting to thousands of dollars was done to property by the enormously high tides and the encroachment of water blown in by the southwesterly gales. The locality known as the Spit, the sandy neck of land between Snake River and the ocean, was swept away nearly as far west as the bridge. and perhaps one-tenth of the dwellings of Nome were wiped out in a few hours. The coast line along the beach at the western end of Nome has been altered in a dozen places, so that it is hardly recognizable. The pier of the Alaska Commercial Company was swept away. and the beach warehouse of the same company was partly destroyed with a large amount of merchandise. The loss to the company was something like \$50,000. Other transportation companies and large merchants suffered almost as much and some suffered more.

When the storm began on Wednesday morning there was a great effort to save as much as possible of the lumber and merchandise lying on the beach, but the water rose so fast that a large amount of it was swept away. Many thousands of feet of lumber are now drifting miles out at sea, and boxes of provisions f various kinds have shared the same fate. great part of the coal supply of Nome was lying in bags on the beach not far from the water. Naturally, this could not float away. but a good deal of it has been buried in sand. Such machinery as was lying on the beach, and there was a large amount of it, has been half buried in sand or has become so hopelessly rusted and broken that it can never be used.

All the ships in port began to drag their anchors early in the day on Wednesday, and on Thursday morning several of them were lying on the beach, broken up by the waves, Crowds of people lined the shore throughout the town. Some of them were making desperate efforts to save their property, moving tents or small wooden houses, or carrying away their smaller personal effects. Others were there merely as spectators. The storm was a grand sight. Great waves twenty feet high rolled over the beach with a force that carried them nearly into the middle of the main street of Nome before they receded, taking tents, boxes, boats and lumber with them. The "I suppose you can swim," shouted the white greatest interest was at the mouth of the Snake River. Within twenty-four hours of the time the storm began the Spit had been wiped out of existence, and the people who had lived there in their tents or cabins were seeking shelter in other parts of the town. While the Spit was being swept away at least five good sized vessels were being blown up on the shore, and the wrecks, some of them, are now lying in a few feet of water in the places where hundreds of dwellings stood a week ago in ap-

One of the most remarkable sights of the storm was the wreck of the Skookum. This craft was an immense barge which arrived in Nome early in July with 3,000,000 feet of lumber on board besides a large general cargo including several hundred head of horses and live stock. She attracted a great deal of attention at the time she left Seattle for he'd got to die for it. Thank you all the same. I'm going back."

De Bruyne clambered up the bank and disappeared over the ridge with his guards. A few days later the whites moved over the river and the Arabs fied. Reaching a native village, a mile or so away, the heads of eleven Europeans were found impaled upon the palisades that surrounded the town and among them were those of De Bruyne and Lippins. Their mutilated bodies, found lying together, were tenderly wrapped in the flag of the Congo Free State and placed side by side in a common grave; and a humble mausoleum now marks the place where rest the mortal remains of these two noble victims of the African slave trade. Nome from the fact that she was believed meals. She was regarded with suspicion as a death trap, but the proposed price of pas sage was low, and it was considered a good joke in Nome to ask a man how he had prospered and then to inquire if he expected to

go home on the Skookum. When the storm broke last Wednesday everybody looked for the Skookum to blow ashore. The expectation was realized in a managed to get ashore in the nick of time. of the water and the power of the storm can be realized when it is said that the Skookum Small boats without number were either smashed up or swept out to sea by the storm.

Sailing craft that happened to be lying at anchor off shore were as a rule unable to get out to sea and were wrecked. All the large steamers put to sea as soon as the storm developed to a dangerous point and remained there riding out the storm. The revenue cutter Bear had left here a few days before for a cruise in the northern part of Behring Sea and along the Siberian coast. She was lying at anchor off St. Lawrence Island when the storm began. While the wind at

Nome was from the southwest the gales en countered by the Bear at St. Lawrence Island were from the north. The ship had just completed the landing of some reindeer that had been carried over to the island from Port Clarence, where the Teller reindeer station is situated. It was found necessary to put to sea, and although the vessel was in no danger she had an exceedingly rough time of it. The Bear put across toward the Siberian coast and was within thirty miles of the mountainous

country around Plover Bay for three days. Within the last two weeks probably 2,000 persons have sailed for the South. The town is now nearly ready to go into winter quarters, and the ground freezes hard every night. Two years ago Behring Sea was full of floating ice on Sept. 7, but now, although the season is two weeks later, no ice has been seen in the ocean. Three Government vessels are lying off the shore at Nome, and there is a great deal of speculation as to the policy of the Government regarding the transportation of destitute persons. That before the season closes there will be hundreds of persons without money enough to leave there can be no doubt.

From the Galveston Daily News. GUTHRIE, Oklahema, Oct. 1—A very reculiar accident, resulting in the fatal wounding of a woman, is reported from near Augusta, Woods county. Mrs. Sherman Galloway, wife of a prosperous farmer, was standing at a table at work, while on a bed in the same room a two-year-old child was playing, and in a satchel lying on the bed was a loaned revolver. The